

PayPal Scam Recovery Checklist

Print this. Work top to bottom. Every step is time-sensitive. | gacs.app/guides/paypal-scams

First 15 minutes

[] **1. Log in to PayPal in a fresh browser tab**

Type paypal.com yourself. Never use links from an email or text.

[] **2. Change your PayPal password**

Settings → Security → Password. Use something you have never used elsewhere.

[] **3. Turn on 2FA (authenticator app, not SMS)**

Settings → Security → 2-step verification.

[] **4. Revoke unknown Connected Apps**

Settings → Security → Connected apps & sites.

[] **5. Screenshot everything**

Emails, texts, invoice, transaction ID, recipient email, dollar amount, timestamps.

Open the dispute (within 180 days)

[] **1. File in the PayPal Resolution Center**

paypal.com → Help → Resolution Center → Report a problem. Choose 'Item not received' or 'Unauthorized transaction.'

[] **2. If PayPal was funded from a card, call your bank**

Ask for a chargeback under Reg E (debit) or Reg Z (credit). Runs in parallel with the PayPal dispute.

[] **3. Forward phishing emails to phishing@paypal.com**

Then delete without clicking any links.

Report to authorities (within 24 hours)

[] **1. File at IC3.gov (FBI)**

Include recipient email, transaction ID, amount, screenshots, PayPal case number.

[] **2. File at reportfraud.ftc.gov (FTC)**

Feeds the consumer-protection enforcement database.

[] **3. File at consumerfinance.gov/complaint (CFPB)**

Escalation lever if your bank drags its feet.

[] **4. Submit the scammer to GACS**

gacs.app — adds email, phone, handle, or website to public search results so the next person sees a warning.

Do NOT do any of these

- x Do not call phone numbers from PayPal emails or texts — log in directly.
- x Do not refund an 'overpayment.' Cancel the transaction entirely.
- x Do not accept Friends & Family for anything you are selling — no seller protection.
- x Do not read verification codes back to anyone who calls you.
- x Do not pay a 'recovery' firm that guarantees your money back — that is a second scam.

Incident details	
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Date/time noticed:	
Amount lost (USD):	
PayPal transaction ID:	
Scammer PayPal email:	
PayPal case number:	
Bank/card chargeback ref:	
IC3 complaint number:	

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